YEW CHARITY ON THE WEST SIDE. as Institution Like Hull House in Chicago The Association for Improving the Condition of the Poor is about to open an establishment on west side, which will be run largely upon smellnes as Hull House in Chicago. It the same lines as Huti House in Chicago. It will be known as Hartley House, in honor of Rebert M. Hartley, who founded the association in 1843, and was its general agent for senty five years. It will differ from the colsee and university settlements on the east side, in that its workers will be paid employees, who all devote all their time to the work. la organized work of this kind the west aide of the city has heretofore been almost wholly negletted. What first called attention to this fact test the report of the first "sociological canwas the report of the first "sociological canwas the report of the first "sociological cantass" made by the Federation of Churches and
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At 413 West Forty, sixth street has bee The front nouse the period the settlement and the rear one as the period the settlement and the rear one as the fadestrial branch.

The chief feature at the beginning will be the The chief feature at the charge of home keeping department, under the charge of Miss Hall, who will take girls and young married women and show them how to buy houseried women and show them how to buy houseried women and show them how to buy house pial cooking. Then there will be in the house pial cooking. Then there will be in the pupils will be taught how to make up beds and waiton table. A twofoid result is expected to come from this. The first will be the introduction of from this. The first will be the introduction of from this. The first will be the introduction of the people, and the second the training of girls for semestic service. petite and the second the training of girls for comestic service.

In the rear house will be workrooms for unshilled women, as it is the intention to supply work to all those applying for relief. There will also be a room for lectures and concerta, and probably a kindergarten and day nursery, in addition, there will be the usual classes in seeing, milliners, and dressmaking. Later, if there is a demand for it, various classes will be formed after the fashion of those in Huil House, Another thing that will be undertaken will be is raining of office boys.

The association will have a wagon, which will collect east-off ciothes and take them to Hartier House, where they will be made over and sold as second-hand garments or given to the zeedy who have worked for them.

As the settlement has a good sum of money to start with, Harriey House is expected to be a success from the beginning. Work will begin there on Monday.

ATLANTIC AVENUE IMPROVEMENT. Major Warster Gives His Approval to the Subway Plan. The commission which was appointed under

an act of the last Legislature to prepare a plan for the improvement of Atlantic avenue appearen jesterial below his provided of which have been already published, was read by Chairman Eugene G. Blackford. The expense of the city's part in constructing the subwar for the Long Island Railroad tracks is estimated at about \$1.220,000.

war for the Long Island Railroad tracks is esti-mated at about \$1.230,000.

Mayor Wurster expressed himself as greatly pleased with the recommendations of the com-mittee and a bill to put them in force will be prepared by Corporation Counsel Burr. It has been estimated that the construction of the sebway and the removal of steam traffic from the surface of the wide avenue would increase the value of adjacent property to the extent of \$20,000,000 at least.

73% 5 ..... 14% 508Lunen, tr.. 649 8t L div..... 924 5 P.GaC 1st en 69 100 4 Can 80 1st..... 108 6 P.S& L K1st... 97 414 8 ......102H Den & R Gen. 884 15 Rh & Dav 1st... 1184

5 De Bard Calles 81% 10 ...... 118% ..... 774 79 Read gnl 46..... 6 Pr.W. & BG | 18t | 46% | 2 St.P. Malat. Dex. | 118% | 30 Harlem | 1st. | 111% | 10 St.P. 75.10 | 1129% | 5 Hoca Val 5a | 88% | 1 St.P. | 18t.Camros | 10 late Gt.N. | 18t. | 117% | 1 Bt.P. | 18t.Camros | 1129% | 18t.Da.W. | 1129% | 1 Bt.Da.W. | 1129% | 1129% | 1 Bt.Da.W. |

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824 1 181P 1st, 5 M d - 1 154 Final sales

825 1 181P 1st, 5 M d - 1 254 as follows:

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814 2 181L SW 2d 254 as follows: Kan & Tex 24 

0 Lehigh V T 00 ... 111 0 Mex int 1st 4s. . 71 % 10 Tol. Str. & K C 8 M & St Lcn 0s.100% lst.t r.... 69% 5 Mo.K & Tof Tos. 74 118 Un P 96s.tr...100% 1 ..... 75 2 Un Pac 98s.tr...100% 3 Man R Way 45 CH 9-14 | 1 Union El 1st.... 71 67 | 9 Wabash 1st.... 1065 1 Mob & Obiogni. 67

900 Nat S ip. 62 62 59 55 65 65 400 N J Cent. 100 100 99% 100% 101 4 N Y Cent. 93% 93% 93% 93 94 90 Nat Lend 23% 23% 23 23% 5 N Lend pf 88 88 88 85% 68% 5 N Y & N J T 124 124 124 10 N Y N H 172% 172% 172% 10 NYANH 177% 177% 177% 177 1784 17 NYLAW120 120 120 1194 — 

120 St L & S

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1717 Sou Ry p. 2634 274 264 264
5460 Tenn C & L 264 274 264 274
200 Tex Pac. 94 94 9 27%

Total sales 151.503 shares.

BOSTON CLOSING QUOTATIONS. | Bid. Asked. | Bid. Asked. | Bid. Asked. | Bos & Alb... 210 | 211 | Domin'n C. | 9% | 10% | Pos & Me... 164 | 165 | Am Beli Tel. | 209 | Ch J com... 101 | 101% | Gen Etec p. | 76 | 77 | Ch J pf.... 104 | 104% | Bos & Mon... | 98% | 98% | Fitchburg p. 91% | 92 | Cal & Hecla. | 345 | New Eng pf. | 60% | Osceola... | 29% | 30 | Mex C 4s... | 66 | 66% | Quincy M... | 124 | Old Colony 176% | 177 | WE R com... | 64 | 65 | Tam Min... | 100 | | |

tures for long account. Sugar Refining became prominent after a number of days of comparative inactivity. Although there were no special developments affecting the market for it, the price advanced 1% W cent., and nearly half of that gain was retained at the close. The only other Delaware and Hudson and Manhattan Railway. American Spirits and Tennessee Coal and Iron were exceptionally strong throughout, the first named upon the judicial decision relieving the company of liability under leases of various

properties made by its predecessor. Trade reports for the week tell of no improvement in general business; still, it is to be noted that bank clearances for the week have been 20 P cent. larger than the previous week, both periods consisting of five days, and only 7 W cent. less than for the corresponding week of last year, which included six business days. Exports of wheat and flour from both coasts of the United States were 3,108,000 bushels, being an increase of 400,000 bushels as compared with the previous week and of 500,000 bushels as compared with the corresponding week of last year. The exports of Indian corn were the largest ever reported, aggregating 4,819,000 bushels. The known movements of money point to an unusually good showing by the banks tomorrow. They have gained about \$9,000,000 this week by Sub-Treasury disbursements, and, it is estimated, have gained \$1,750,000 in cur-

rency from the interior. Final sales compared with those of yesterday

Kan & Tex. 13% 13% Union Pac. 5% 5 Kan & Tex. 13% 13% Ust leathp. 50 59 Kan & Tpf. 20% 20% Wab & Ppf. 16% 15% Louis & N. 40% 40% West Un T. 84% 84 Man Con... 88% 87% Wheel & LE 6% 6 Molfacific. 21% 21%

for four months, and 3 P cent, for six months on good mixed Stock Exchange collateral. The market for commercial paper is easy. Prime indorsed bills receivable are quoted at 3160.4 P cent., choice and prime single names at 3740.4% P cent., and good names at 4160.5 P cent.

week of last year. The amount marketed was \$1.893,387, against \$1.975,692 last week and \$3.210,071 for the corresponding week of last year.

The Great Northern Railway Company has declared a quarterly dividend of 114 \$2 cent on its preferred stock, payable Feb. 1.

Railroad gross earnings for December compare with those of the same month of 1895 as follows:

Balt. \$0.8 cuthwestern... \$556.125 Inc. \$10.428 colors... 1.901.507 Inc. \$2.185 colors... 1.901.507 Inc. \$2.285 colors... 1.901.507 Inc. \$2.285 colors... 1.901.507 Inc. \$2.285 colors... 1.901.507 Inc. \$2.285 colors... 1.901.507 color

Barley - Was quiet and steady. New feeding, 285428. SSigc. cost and freight to Buffalo: maiting, 8664 etc., as to quality. Rye-- Was firm but dult. State, 41645c. Corn--spot was lower and fairly active. Sales 120,000 bush. No. 2 mixed at 804c. and private terms, free on board affoat for export; No. 2 mixeds clearly active declined Mc. to b.c. Future ales 115,000 bush. as follows:

July 1295 3295 3295 3295 3295 Onta-Spot was strady and in fair demand. Sales 100,000 bush, including 143,000 No. 2 white clipped at 2539, free on heard affoat for export. No. 2 white 2450. No. 3 do. 3,000 at 220. No. 2 white clipped 250; No. 3 do. 7256; No. 2 mixed, 2296; No. 3 do. 1,000 at 2096; Ergeleted initial, 100; rejected white, 1,000 at 216; No. 2 mixed, 2090; track mixed, 2206 250; track white, 45,000 at 256250; Future declined 5,0546; Future sales 65,000 bush, as follows:

2614 Receipts 6.400 10.417
7415 Syports 1.218 10.407
27
1016 Sylvangus 20. No. 1extra. \$2.70a.35.10; No. 2extra.
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1016 Sylvangus 20. No. 1extra. \$2.70a.35.10; No. 2extra.
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28 28 28 28 28 20; No. 1extra. \$2.70a.35.10; No. 2extra.
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28 Sylvangus 20. No. 1extra. \$2.70a.35.10; No. 2extra. \$2.70a.35.10; No. 2ext dings 180 to 100 Sa., 3.196.70c., sharps filter, 7.296
Tigs.
Corrox-Spot cotton here was unchanged; sales 59
bales for spinning. Midding mblands, 7.3 life., against
5-18c, last year. New Oriesnes and Guif, 7. 1-10c.
against 8 to 160 Savannah advanced to 16c, and Norfolk and Augusta 8c. New viriants of 30.00. August
ta c45. Mobile 200. St. Lenis 300. Norfolk 214, and 8a.
vannah the bales. Liverpool was unchanged on the
spot, with sales of 12.00 bules, futures there ad
vanced 450 8.00c. Including 10.00 on last first and sales
at 100 last week 82.90c last year animal advanced 450 8.00c. Including 10.00 on last week 82.90c last year animal
1604. Total stocks 1.071.00c. Including 10.00c.
American, against 900.00c last week of which
56.4000 were American. 118.00c last year, in
cluding 921.000 American and 1.300.00c in 1804, of
yarns from the United Kingdom in December were
80.000.000 pounds against 10.10c.
80.000 pounds against 252.118.
80.000 pounds against 252.000 p

to-day were 32,122 bales, including "various," against 31,500 last week and 23,523 last year; total for the week 163,370, against 422,740 last week and 140,500 last rear. The exports from the ports were 4,580 bales. House on expects to-morrow 2,500 to 4,000, against 2,667 last week and 3,135 last year. New Orleans expects 17,000 to 5,000, against 0,197 last week and 6,223 last 170,000 to 5,000, against 0,197 last week and 6,223 last 17,000 to 5,000, against 0,197 last week and 6,247 last year; shipments 90,740, against 14,500 last week and 50,41 last year; socks 503,470, against 504,698 last week and 54,745 last year. Futures here advanced to 12 points, closing from after sales of 185,300 bales. The future trading was as follows:

cent., choice and prime single names at 34(24)s

by cent., and good names at 44(25)s cent.

The advancing tendency of sterling exchange was checked to-day and she market closed with a little easier tone. The demand for to-morrows mail was lighter than expected. Contine the control of the co

follows:
Bair, 40. Southwestern. \$506.125 Inc. \$10.426
C. C. & St. Louis. ... 1.001.007 Inc. \$2.185
C. C. & St. Louis. ... 1.001.007 Inc. \$2.185
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C. C. & St. Louis. ... 1.001.007
The Ballimore and Ohlo Southwestern Rail. 1.007
The Property gross earnings for November of \$405.602 of \$205.601
The same mouth of the previous year, and of the previous year, and of the previous year, and not \$501.216, a decrease of \$2.00.007
The saccine with the corresponding period of the previous year, and not \$501.216, a decrease of \$2.00.007
The saccine with the corresponding period of the previous year, and not \$501.216, a decrease of \$2.00.007
The saccine with the corresponding period of the previous year, and not \$501.216, a decrease of \$2.00.007
The saccine with the corresponding period of the previous year, and not \$501.216, a decrease of \$2.00.007
The saccine of the saccine with the corresponding week of last year.

The receipts of the Government today were:
Customs, \$558, 783; internal revenue, \$518,322; and miscellancous, \$76,425, a total of \$1.153, 530.

The disbursements, including \$2.00,000
The pusicous were \$1.002,000, an excess of exception of the growth of the previous year in the saccine to day, as officially computed, compare with those of year-risk as follows:

The net assets of the Treasury at the close of business to-day, as officially computed, compare with those of year-risk as 500,852,000
The saccine of th

| The precommendation of the precision decreased and precision of the precision formed by the delication of construction of the precision of t

At the Broad way Real Estate Salesroom yestering Philip A. Smyth soid in foreeloure No. 78 Forsylp Philip A. Smyth soid in foreeloure No. 78 Forsylp Indip A. Smyth soid in foreeloure No. 78 Forsylp Indip A. Smyth Street, Rivestory brick tenement, lot 22 2100, to Harris Cohen for \$80,000.

At private contract M. E. Hewitt & Co. have sold for E. S. Conking to an investor the sevent story brick apartment house, p. of 40x100, No. 325 West Fifty, sixth street, known as the Pallade, for \$114,000, The same firm has also sold for H. McCauley No. 348 West Forty sixth street, three-story brown stone dwelling, lot 15.0x100, Asior leasened, on private terms, also for same party No. 169 West Forty-eighth street, three story brown stone dwelling, lot 16.xx50, on private terms.

It is reported that the Augusta Perry estate has sold No. 1011 Howers, a five-story brown-stone building, and the four-story brick building in the rear, No. 1913 Chrystie street. The poot measures 216 on the Bowers, 23.5 on threshold for Joseph Lawson. No. Eighty fifth street, 100 feet east of Fifth avenue, to William R. Grave.

John Adamson of Brooklyn has purchased for about \$160,000 cash the northwest corner of Twenty-third street and Lexington avenue, a plot 50x100, occupied by a Baptist church, with a tenement house on Lexington avenue, the church property being sold by the church and the Lexington avenue piece by the Ludlow family. Mr. Adamson will remodel the church for religious purposes for the present, but it is his intention later to that the whole plot and erect modern apartment house.

Real Estate Transfers, Amsterdam av. e s. 49 11 a 130th at, 25x100; John H Ellermann et al to Henry Engelking and wife 144th st. s. 30 s Amsterdam av 17.0x09.11; Carrie M Vermija to Sadie V Farier av 17.0x09.11; Nelam av (proposed), ws. 81 s Orchard at, 40x40 John F Kalser and wife to Philip-40x40: John F Kaiser and Wife to Philippene Armand
Hitth at. s. 343 e William Mers.
186th at. 507 and 500 East. William Mers to
William H Hay wild av. 50x100: William
180th at. s. 325 e William, 50x100: William
18 Hay ward to Lucy K Mulford.
180th at. s. 325 e William, 50x100: William
18 Hay ward to Lucy K Mulford.
181th at. s. 50x1 and 500 Last: same to Chan B
18ay ward.
183 b Filton av. 25x100: Rosaile
183 at. s. 345 w Filton av. 25x100: Rosaile
Westlington av. w. 144 n 165th at. 48.10x water st. 278; John Pettit and wife to Wm Calhoun.

Calhoun Ca Water st. 275; John Pettit and wife to Wm

11.500 Same prop; Beatris Hall to Freds Kloor and wife.

Same prop; Beatris Hall to Freds Kloor and wife.

12 to Adopt (Axiol).5. Geo B Ward et al. (Axiol).6. Geo B Ward et al. (Axiol).6. David Stewart to Percival J H Whitaker.

10 that Axiol Wooff.

10 that Hall Wooff.

11 that Axiol Wooff.

12 that Axiol Wooff.

13 that Axiol Wooff.

14 that Axiol Wooff.

15 that Axiol Wooff.

16 that Axiol Wooff.

17 that, axiol Wooff.

18 that Axiol Wooff.

Nassan at, 35 to 39, and 56 and 58 Liberty st; Emanuel Blumenstell, referee, to John N Golding. 11th at, 670 East; Moritz J. Friedman to Jacob Friedman. Bame property; Louis Sommers, by attorney, to same.

East Houston at, 1993; Moritz Jurkawis, Morita Weissburger Friedman.

Same property: Louis Sommers, by attorney.

To same on the same of the same property: Louis Sommers, by attorney.

To same on the same of t 5,000

RECORDED MORTGAGES.

sal. by The Samo In State of Samo 1979, 181. by The Samo to Joseph C Levi as trustee, samo prop. 197. Samo to Joseph C Levi as trustee, samo prop. 197. Samo to Carl Brandes and wife, same prop. Samo to Carl Brandes and wife, same prop. Samo to Carl Brandes and wife, same prop. Lehning, John, and wife to Adam Bennerbein, as guar, &c. as 153d st. 84-5 w Etten aw. 3778 Lehning, John, and wife to Mark P and James V Lawrence, tot 902 map village of Wakefield, i month.

Meser Bernhard, to Frank Pansing, 161 to 160 Perry st. 5778 McCune, John W, to Title Guar and Trust Co. 156 West wyd st. 3 yrs.

O'Brien, Mary J. to Bonaid K Brown and and, 170 west wyd st. 3 yrs.

O'Brien, Mary J. to Bonaid K Brown and and, 170 yrs.

Plexard, Jr. Joseph, to Twenty-third Ward Land Import Co. es Bryant st. 25 s 172d st. 3 yrs.

Petard, Jr. Joseph, to Twenty-third Ward Land Import Co. es Bryant st. 25 s 172d st. 3 yrs.

Petard, Jr. Joseph, to Dich av. 3 yrs.

Rotimann, John, to Dorn Rollman, n. 28th st. 175 e Columbus av. 3 yrs.

Ramstedt, Jacob, and wife to Josephine II Hayward, w cor of Tremont aw and Clinton av. 3 yrs.

Ramstedt, Frank, and wife to Alex E Thompson, we Maple st, lot 99, map of new village of Jerome, 80 yrs.

Russe, Minnie, and wife to Alex E Thompson, we Maple st, lot 99, map of new village of Jerome, 80 yrs.

Richter, Chas H, to Carstairs, McCail & Co. 162 es. 3 Franklinst, demand

Russ, Alex J. to Eugene K Sackett, same prop. 2 mon.

Sharkey, Minnier f, to Geo Allen, lot 135, map of 181 gibt estate. Westchester, 1 yr.

540

Burchill, Mary, to E E Heuther, a w cor Pleas-ant av and 12 tat xt. 2 tyrs. \$400 to bale. Anna T, to Herman D Uramer, u w cor Watton av and 40th at, 35 years. \$400 to Katt. Frank M. to Frank Kropacek, 1122 1st at. 3 yes. 1 tesser. Abraham, and ano.exrs. to Wm Brug-geman, 2366 8th av. a core 127th at, 3 yrs. Longmott, Louis, to Henry Weed, 191 Spring 3th 3 yrs. 1,800 Longinotti, Louis, to Henry Wesel, 191 Spring M. Syrs.

Musiner, Isaac, to Philip Lanteime, 2223 1st av. store, 20, 3 4 19 yr.

Smith, Elisa J. eyrs, to Theo Kruger, Broadway, cor Canal st, basement, 6 yrs.

Thompson, Morris S. as sacut, to Chas H. Hichter, 37 Franklin st, 5 1 yrs.

Wood, Joseph E. to Annie V. Morrison, 209 and 271 West 11th st, 5 yrs.

Tounc, Chas, to Freund Bros. 404 1st av., 3 yrs. 1.800 8,600

Financial.

NEW YORK, January 8, 1897. TO THE FIRST MORTGAGE BONDHOLDERS OF THE **Ohio Southern Railroad Company** 

We are informed that application is about to be made to the Court for the issuance of Receivers' Certificates, to take precedence of your mortgage. In the opinion of your Committee, it is absolute!

necessary that bondholders who have not already deposited their bonds with the Central Trust Com pany of New York, under the agreement, shall do so at once, in case they desire to have their interests protected.

The Committee is confident of its ability to protect

the bondhoiders' interests, provided their hands are strengthened by the deposit of additional bonds, and they urgently advise prompt action on the part of bondholders who have not already deposited. Fore cleaure proceedings under the mortgage will be com-menced, in event of non-payment of the coupon in default, at the earliest possible moment.

The time for deposit of bonds is limited to later by the Committee.

WILLIAM A. READ, SINON BORG, BENRY SANFORD, EDWIN S. HOOLEY, THOMAS DENNY,

Union Pacific Railway Co.

TO THE HOLDERS OF THE

6 Per Cent. Gold Collateral Trust Notes. At the request of a large proportion of the holders

of the Notes above named, the undersigned have or gamized as a Committee for the purposes of a Plan and Agreement of Reorganization, copies of which will be furnished at the office of THE MERCANTHE TRUST CO., No. 120 Broadway, New York, and the AMERICAN LOAN AND TRUST CO., Boston. On and after this date, and until the expiration of such time as shall be limited by the Committee, deporits of the Notes mentioned, subject to the terms of the Pian and Agreement, may be made at the office of the Trust Companies, which will issue temporary re-ceipts, exchangeable as soon as may be for engraved receipts to be listed on the New York Stock Exchange.

JOHN G. MOORE. JOHN G. MOORE.

JAMES W. ALEXANDER, Committee.
EDWIN F. ATEINS,
ALVIN W. KRECH, Secretary, 120 Broadway. NEW YORK, December 14, 1896.

Zinanciat.

Protects Against Undiscovered Wills.

Mrs. V. purchased, in 1881, a valuable con ner near Central Park. The abstract set out how B had died seized of the property in 1835, unmarried and intestate, and how his brothers and sisters partitioned the property. In 1885 Mrs. V. contracted to buy an adjoining lot, and her attorney, by chance, discovered that B did not die unmarried and intestate, as supposed, but had married shortly before his death, in the western part of the State. At his death he left a widow and one child, and, a will, by which all his property went to them. They did not know he owned the property near Central Park.

After much inquiry the heirs were found by the attorney for the proposed seller, and quit-claim deeds were obtained from them at great expense.

TITLE GUARANTEE AND TRUST COMPANY

Offices: 146 Broadway, N. Y.
20 Court St., Brooklyn.
N. E. cor. 58th St. and 7th Ave., N. Y.
150 West 128th St., N. Y. CAPITAL, ..... \$2,500,000. SURPLUS, ..... \$2,000,000.

January Investments.

State of Ohio, 4 1.2s. County of Kings, N. Y., 4s. County of Queens, N. Y., 4s. City of New Haven, Conn., 4s. City of Somerville, Mass., 4s. City of Newark, N. J., 7s. City of Paterson, N. J., 4 1-2s. City of Milwaukee, Wis., 5s.

Farson, Leach & Co., 3 WALL ST., N. Y.

Union Pacific Railway Co. 5% Collateral Trust Bonds.

COUPONS DUE DECEMBER 1, 1808,

MAIN OFFICE:

55 Broadway, New York,
CITY HALL, OFFICE:
280 F way, 53 Chambers,
UP-TOWN OFFICE:
1227 B dway, cor. Soth st.

CHICAGO OFFICE:
BUPYAJO OFFICE:
WASHINGTON OFFICE:
1313 F st., Northwest.

41 % MONEY

To loan ip any sum on bond and inortgage upon improved New York city real estate worth on conservative valuation at least twice the amount inaned,

NO BROKERAGE CHARGED.

A. K. FISHER, room 97, 66 Broadway.

Diridends and Interest, BEAMEN'S BANK FOR SAVINGS, 74 and 76 Wall Street.

THE TRUSTEES HAVE ORDERED THAT INTEREST be paid to depositors entitled there to under the hy-laws, and in accordance with the savings banks laws, for the six months ending December 31, 1896, as fol-

On accounts not exceeding three thousand dollars at the rate of FoUR PER CENT, per annum. On accounts larger than three thousand dollars and which exceeded said amount prior to the limitation of deposits by statute at the rate of TWO AND A RALE PER CENT, per annum.

Payable on and a ter Monday, January 18, 1897. DANIEL BARNES, Cashier. NEW YORK, December 22, 1896.

New York Belting & Packing Co. Limited. RS PARK PLACE, NEW YORK, Dec. 24, 1898.
Coupons due Jan. I, 1897, on the 6 per cent. Mortgage bebenture Bonds of this Company will be pa d
upon presentation on and after that date at the office
of the Knickerbocker Trust Co. 66 floadway.
WM. T. BAIRD, Secretary.

Savings Banks.

NORTH RIVER SAVINGS BANK. 266 West Stth street (near 8th avenue). 62d SEMI-ANNUAL DIVIDEND.

The Trustees have directed that interest be credited depositors on Dec. 31st. 1896, at the rate of FOUR PER CENT, per annum on sums of \$5 to \$500, and THREE AND ONE-HALF PER CENT, per annum on the excess of \$500 to \$5,000.

Deposits made on or before Jan. 10 will draw interest from Jan. 1. SAMUEL D. STYLES, President.
ALEXANDER C. MILNE, Treasurer. GREENWICH SAVINGS BANK. HREENWICH SAVINGS BANK,

8. E. Cor. 6th Ave. and 16th St.

INTEREST AT THE RATE OF THREE AND ONEHALF PER CENT. PER ANNUM will be credited depositors for the SIX MONTISS and THREE MONTHS
ENDING DEC. 31, 1800, on all sums from five dollars
to three thousand dollars, entitled thereto under the
by-laws pay-the-JAN, 18, 1807.

JOHN HARES RHOADES, President,
R. 16DEN CHISOLM.

Deposits made before JAN. 10, 1807, will draw interest from JAN. 1, 1817.

EAST RIVER SAVINGS BANK 97th SEMI-ANNUAL DIVIDEND.

A DIVIDEND at the rate of FOUR PER CENT, per annum has been declared for the aix months chaining bee 31 upon all accounts entitled thereto, from 40 to \$3.000, p.yanic after Jan. 10, 100 pp. WILLIAM H. SLOCUM, President, CHARLES A. WHITNEY, Secretary, METROPOLITAN SAVINGS BANK,

HILLIAUTULITAIN SAVINGS BANK,
LAND STHIRD AV. (ODD. Cooper Institute)
CHARTERED 1852. STTH BIVIDEND.
INTEREST FOR THE HALF YEAR ENGINE 1850.
Library at the rate of FOUR PER CENT.
PER ANNUM, will be credited to decostors
entitled theretoxing or the by-laws of the bank on surfrom
from \$5 to \$3 000, INTEREST PAVAILE JAN.
20, 1847. MONEY DEPOSITED on or before Jan. 9 will draw interest from Jan. 1, 1807. JONATHAN B. CUBREY, Sec. Y.

THE FRANKLIN SAVINGS BANK, 0.50 AND NOW ELUTH AVE. COR. 420 NJ. 85 VKNTY THIND STRING NNY. COR. 420 NJ. 85 VKNTY THIND STRING NNY. 420 NJ. 85 VKNTY THIND STRING NNY. 420 NJ. 100 an after Jan 18. 1887, interest at the rate of THIRE. AND ONE-HALP per ceut, will be paid to depositors entitled thereto on all sames of 85 to \$5,000, Money deposited on or before the 10th will draw interest from Jan. 1. Bank open from 0 A. M. to 37 M. daily, and Monday evening from 6 to 8 o c.ook. Closed 12 M. Saturday. Assets, \$1,477,588.59. Surplus, \$705,000. WM. G. CONELIN, Sec. A. TURNER, Pros.

Savings Banks.

Union Dime Savings Institution,

BROADWAY, 32D ST. & SIXTH AVENUE, GREELEY SQUARE, NEW YORK.
Interest credited January 1st, payable
January 21st, or any time later. Rate: FOUR per cent. from \$5 to \$1,000. THREE per cent. on the excess up to \$3,000.

Money deposited before January 10th

draws interest from the first. CHARLES E. SPRAGUE, President. GEORGE N. BIRDSALL, Treasurer. FRANCIS M. LEAKE, Secretary.

CITIZENS' SAVINGS BANK. 78D SEMI-ANNUAL DIVIDEND. 78D SEMILANN UAL DIVIDEND.
The Insteen have ordered that interest at the rate of THREE AND ONE-HALF (5%) FER UENT, per annum be paid to depositors on and after January 18th on all sums of \$6 and up to \$3,000 which have remained on deposit for the three or six months ending December 21st, 1876, in accordance with the by-laws and rules of the bank. Money deposited on or before January 21st, will draw interest from January 18t.

E. A. QUINTARD, President. HENRY HASLER, Secretary, CHARLES W. HELD, Cashler.

Tegal Notices.

SUPREME COURT.

BESSIE R. MANNING Plainus, Piaintf,
Against
JAMES H. RUTTER, ALFRED J. MAN.
NINO HARRIST R. CALDWELL,
EDWARD S. CALDWELL, NATHAN
IEL EDWARD CALDWELL NUTTER,
and SARA CALDWELL RUTTER,
individually and as Executive of the
Last Will and Testament of NATHAN
IEL E. RUTTER, duceased,
Defendants. Defendants.

IELE RUTTELL, deceased,

I, the undersigned, duly appointed deferee in the above entitled action by order of this Court, duly made and entered herein and bearing date the 20th day of November, 1sed, do hereby require each and every person not a party to this action, who, at the date of said order had a lien upon any undivided with the court of the court

OUDIN & OAKLEY,

ditorneys for Plaintiff,
45 Broadway,
New York,

New York.

CUPREME COURT, CITY AND COUNTY OF NEW DYORK.—In the matter of the application of the Directors of Gildemeester & Kroeger for a voluntary dissolution.

To all whom it may concern: Notice is bereby given that, pursuant to an order duly made and entered in the above entitled proceeding, bearing date the 13th day of November. 1896. I, the undersigned, will said at public aution, by Hryan L. Kenneily, auctioneer, on the 2d day of February, 1897. At 12 o'clock norm, at the New York Real Estate Salearoom, No. 11 Broadway, in the city of New York, all of the subscriber's right, title, and interest in and to the trade marks, good will and name of Gildemeester & Kroeger.

Dated January with, 1874. S. WILLIAMS, Receiver, FREDERICK C. TANN.

Attorney for Beceiver.

No. 41 Park Row, New York City.

No. 41 Park Row, New York city.

No Tice Is Herenty Given under and in pursuance of the provisions of Section 2.684 of the Code of Civil Procedure of the State of New York, of an intention to apply to the Surrogate's Court of the County of Washington in the Nation New York for letters of administration upon the goods chattels, and credits of Daniel M. Monty, late of the Village of Sandy Hill in the County of Washington in the State of New York, droensed, and all creditors of said Daniel M. Monty are hereby notified to present their claims to the burrogate of said County of Washington at Na. 88 Main street in said Village of Sandy Hill on or before the Süh day of January, 1807.

Dated December 28, 1896.

D. J. SULLIVAN.
Attorney, &c.
Office and Post Office address.
Sondy Hill, N. Y.

Proposals.

THURSDAY, January 11, 1897,

THURSDAY, January 11, 1897,

THE OFFICE OF

THURSDAY, January 11, 1897,

THE NEW England Trust Company

85 Devonshire St., Boston, Mass.

MARKET DICTIONARY,

Our free 12s page book defines every financial term, fillustrates margin trading, and gives most valuable statisties on STOCKS and GRAIN, Read our Market comments daily in the N. J. HEALD, the COMMERC CIAL ADVENTISER, and WALLET, DAILY NEWS,

MAIN OFFICE:

CHICADO OFFICE:

CHIC

So. 30.

No. town of Castleton. Estimated quantities: 11.675 square vards macalan pavement; N. 280 cubic yards excavation.

Note,—It is at this time understood that the Board of Supervisors reserves the right to reduce the quantities indicated for the improvement of Water street. Canal street. Center street, River street, and Tompkins avenue, so that said contract shall not be continued to the south of the mertherry line of the Fingerboard road, anould they deem it for the public interests so to do, and no claim for damages in consequence of a possible reduction of the quantities will be considered as having force after this have been placed for the work. Notice is hereby further given that part of the excavation immed on this contract must be several to folicing.

On York avenue contract the price bid per square yard for block pavement will be EXCLUSIVE OF the cost of excavation on that section.

Plans and specifications more exactly setting forth the nature and amount of the work to be done, and the conditions under which contracts for the same will be lex, are now on file in the office of the Engineer of County Roads, Savings Bank building, Stapleton, S. I.

The right to reject any or all bids for the above work is reserved by said livard of Supervisors of Richmond county as may be deemed for the best interests of the

By order of the Board of Supervisors
FRANKLIN C. VITT. Clerk.
Stapleton, S. I.
Specifications may be obtained and plaus examined
on FERSONAL application at this office only. Colleges and Schools.

For Young Men-City and Country. SACRED HEART ACADEMY.

Day scholars and boarders; terms moderate. Add brother A UGUST, West Chester, N. Y. ST. FRANCIS COLLEGE, BROOKLYN, S.N. Y. Second term nextus keb. 1: boarders and day scholars will be received at moderate rates, send for calalogue. Brother Elicott. Presiden.

For Children City and Country. H OME BOARDING SCHOOL, Old Bridge, New Jer-sey, Established 1856, Ages 4 to 15. Boys under 10. Terms moderate. Mis. CONOVER, Principal.

Graduates placed: Metropolitan School of Isase Pit-man shorthand, 150 5th av. Enter now for spring

Schools of Elecution and Bramatic Arts. STAGE INSTRUCTION. Lawlies and gentlemen prepared for the professional stage, and when competent as isted to positions. LaWlience Scilloof, Or ACTINO, 106 West 42d at.

PROF. COBB'S. Hudson at ; waits and two-step guaranteed in private lessons, \$5; at any hour with musle. MISS McCABE'S

vate and class is sons daily beginners any time CulAn. G. DORING, Knickerbocker School for Danc-ing, Lyrie Hall, 528 6th ave., hear 42d st., circulars,

Excursions.

VERY GOOD FIBHING—Cod and blackfish; steener AL FOSTER. Sunday, from East 33d at, 7130; Battery, 8, \$1, with bait.